

If you got an income tax refund loan from April 8, 1994 to December 31, 1996, you could get a payment from a class action settlement.

Para una notificación en Español, llamar o visitar nuestro website

A settlement has been proposed in a class action lawsuit about whether H&R Block and Beneficial National Bank (“Defendants”) made misrepresentations and charged people undisclosed fees on tax refund anticipation loans (“RALs”). If you’re included, you may send in a claim form to ask for a payment, or you can exclude yourself, or object. The United States District Court for the Northern District of Illinois will have a hearing to decide whether to approve the settlement, so that payments can be issued to people who send in valid claim forms. Get a detailed notice at the website or by calling the toll-free number below.

WHO’S INCLUDED?

You are probably included if you received this notice in the mail. The “Class members” are everyone who received a RAL (sometimes referred to as “Rapid Refund”) from Beneficial National Bank through any H&R Block office anytime between April 8, 1994 and December 31, 1996, and didn’t also get one in 1997, 1998, or 1999. Check the detailed notice for more information about whether you are included.

WHAT’S THIS CASE ABOUT?

The lawsuit says the Defendants violated the Racketeer Influenced and Corrupt Organizations Act by making misrepresentations and by charging undisclosed fees on RALs. The suit also says Beneficial breached part of the RAL contract. The Defendants deny they did anything wrong and say that they complied with all laws in connection with RALs. The Court did not decide which side is right, and instead the settlement resolves the case and gets money to people included.

WHAT DOES THE SETTLEMENT PROVIDE?

The Defendants will pay \$39 million to resolve the lawsuit. At least \$30 million will be available to pay Class members who submit valid claims. The rest will pay the costs of the settlement, and any fees and expenses the Court awards to the lawyers. Class members who qualify will get at least \$15 and at most \$125 for each RAL they had, depending on the number of claims received, the number of RALs per claim, and the final amount of the net settlement fund.

HOW CAN YOU GET A PAYMENT?

Fill out and submit the claim form to ask for a payment. Call 1-866-686-8670 to get a claim form, or go to www.RALsuit.com and submit one online. Claim forms must be postmarked by the later of **October 2, 2006** or 60 days after the Court grants “final approval” to the settlement.

WHAT ABOUT OTHER RAL SETTLEMENTS?

You may have received notice in 2000 about a settlement in the *Zawikowski v. Beneficial National Bank* case. Although it was not approved, if you filled out a claim form then, and it was not rejected, you do not need to fill one out now to ask for a payment. If you are not sure you submitted a claim form then, just submit the attached claim form now.

If you saw another notice recently about a settlement of H&R Block RAL lawsuits from a West Virginia court, and you submitted a claim form there, you may also submit a claim form here and get a payment from this settlement, as long as you qualify.

WHAT ARE YOUR OPTIONS?

If you don’t want a payment and you don’t want to be legally bound by the settlement, you must exclude yourself by **July 5, 2006**, or you won’t be able to sue the Defendants about the claims in this lawsuit ever again. If you exclude yourself, you can’t get a payment. You may object to the settlement by **July 5, 2006**. The detailed notice explains how to exclude yourself or object. The Court will hold a hearing in this case (*Carnegie v. Household International, Inc.*, No. 98-C-2178) on **August 2, 2006**, to consider whether to approve the settlement and a request by the lawyers representing you for fees and costs from any amount remaining after payment of \$30 million to the Class or to charity, and \$7,500 for the class representative. You or your own lawyer may ask to appear and speak at the hearing, at your own cost, but you don’t have to. For more information and a claim form, simply call or go to the website below.

1-866-686-8670
www.RALsuit.com

Claim Form

You do not need to write your name on this form. Your Claim ID is matched to you in a secure database. You need only sign, date and return, unless the questions below prompt you to provide answers, in which case you may return it in your own envelope. Otherwise just return the signed postcard. You may instead fill out a claim form at www.RALsuit.com. Only one claim form is allowed per Class member, no matter how many RALs you had. You can get a payment for each RAL by submitting one form. If you are married and filed a joint tax return, you and your spouse should return only one form together. Mail the claim form postmarked by the later of **October 2, 2006** or 60 days after the Court grants “final approval” to the settlement.

If you got your RAL under a different name, write the other name(s) below:

If you obtained your RAL(s) jointly with another person(s), provide the name of each person below:

Sign here to affirm that your address and social security number which appear to the right are correct. If your address is incorrect, please check the box and write the corrected address on the reverse side.

Signature

Date

Tear away the claim form at the perforations and mail it postmarked by the later of **October 2, 2006** or 60 days after the Court grants “final approval” to the settlement, to:

RAL Settlement Claims
PO Box 3656
Portland, OR 97208-3656

If the social security number listed above is incorrect, please write to: PO Box 3656, Portland, OR 97208-3656.